



COMMONWEALTH of VIRGINIA

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December 16, 2013

The Honorable S. Chris Jones, Chairman, House Appropriations Committee
The Honorable Walter A. Stosch, Chairman, Senate Finance Committee

Subject: Report on the State Employee Health Insurance Program's Proposed Premiums and Plan Changes

Pursuant to Item 84 F of the 2013 Virginia Acts of Assembly, Chapter 806, the attached report details the assumptions included in the Governor's introduced budget for the state employee health insurance program. It includes the proposed premium schedule and the proposed changes to the benefit structure for fiscal year 2015.

Please contact me if there are any questions.

Sincerely,

A handwritten signature in cursive script that reads "Sara R. Wilson".

Sara Redding Wilson

cc: The Honorable Lisa Hicks-Thomas
Secretary of Administration

State Employee Health Plan Proposed Premium and Benefit Structure for Fiscal Year 2015

Pursuant to Item 84 F of the 2013 Virginia Acts of Assembly, Chapter 806, this report details the assumptions included in Governor McDonnell's introduced budget for the state employee health insurance program. The report includes the proposed changes to the benefit structure. It also includes provisional premium schedules. Consistent with FY 2014 premiums, all premium schedules herein assume that available premium rewards have been earned by the employee (and spouse).

Exhibit A contains the provisional premiums submitted on November 1, 2013 by Aon Hewitt, the health plan's actuary, which were then provided to the Department of Planning and Budget. These premiums factored in utilization, inflation and the one-week Incurred But Not Reported (IBNR) funding amount.

Exhibit B contains the subsequent proposed premiums submitted by Aon Hewitt on November 19, 2013, which continue to factor in utilization and inflation. They also take into account additional IBNR funding over that included in the November 1, 2013 premiums in Exhibit A, to ensure that the health plan is on track to rebuild sufficient IBNR funds over the five year period beginning with Fiscal Year 2014. In total, these premiums include \$24.5 million for the IBNR reserve. Lastly, these November 19, 2013 premiums take into account the four plan design changes recommended by Governor McDonnell.

The first change is the implementation of an onsite health center to be located in the Capitol Square area of Richmond. Although initial start-up costs are estimated to be \$754,100, this is expected to produce long-term savings. The second proposed change is to increase copays for Tier 2-4 prescription drugs in COVA Care by \$5 for retail (Tier 2--\$30, Tier 3--\$45, Tier 4--\$55) and \$10 for mail (Tier 2--\$60, Tier 3--\$90, Tier 4--\$110). The third change is the introduction of a Value-Based Insurance Design (VBID) program for asthma/chronic obstructive pulmonary disease (COPD) for COVA Care and COVA HealthAware. The fourth change is the introduction of a VBID program for hypertension for COVA Care and COVA HealthAware. These VBID programs will allow drug co-pays (in COVA Care) and coinsurance (in COVA HealthAware) to be waived for Tiers 1 and 2 drugs for compliant members. In combination, the second, third and fourth changes are estimated to produce savings of \$4,960,000 in COVA Care and costs of \$48,000 in COVA HealthAware, for a total net savings of \$4,912,000 to the plan.

Exhibit C contains the premium schedule and the General Fund Breakout developed by the Department of Planning and Budget for Governor McDonnell's proposed budget. The premium schedule and General Fund estimates are consistent with the November 19, 2013 actuarial estimates, inclusive of the four plan design changes recommended by Governor McDonnell, developed by Aon Hewitt. Premiums will be finalized at the conclusion of the legislative process.

Exhibit A: Aon Hewitt Premium Schedule—November 1, 2013

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HDHP (with basic dental)				
Enrollment	226	75	124	425
Employee Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$0	\$0	\$0	\$0
State Portion				
Base Actuarial Rate	\$422	\$783	\$1,144	\$3,549,685
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$77,862</u>
State Pays	\$431	\$800	\$1,169	\$3,627,548
Total				
Base Actuarial Rate	\$422	\$783	\$1,144	\$3,549,685
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$77,862</u>
Total	\$431	\$800	\$1,169	\$3,627,548
HDHP w/Expanded Dental				
Enrollment	21	16	33	70
Employee Portion				
Base Actuarial Rate	\$24	\$46	\$69	\$42,304
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$24	\$46	\$69	\$42,304
State Portion				
Base Actuarial Rate	\$422	\$783	\$1,144	\$711,455
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$15,595</u>
State Pays	\$431	\$800	\$1,169	\$727,050
Total				
Base Actuarial Rate	\$446	\$829	\$1,213	\$753,758
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$15,595</u>
Total	\$455	\$846	\$1,238	\$769,353

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HDHP (with basic dental)				
Enrollment	226	75	124	425
Employee Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$0	\$0	\$0	\$0
State Portion				
Base Actuarial Rate	\$443	\$823	\$1,202	\$3,728,854
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$88,079</u>
State Pays	\$453	\$842	\$1,230	\$3,816,934
Total				
Base Actuarial Rate	\$443	\$823	\$1,202	\$3,728,854
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$88,079</u>
Total	\$453	\$842	\$1,230	\$3,816,934
HDHP w/Expanded Dental				
Enrollment	21	16	33	70
Employee Portion				
Base Actuarial Rate	\$25	\$48	\$73	\$44,528
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$25	\$48	\$73	\$44,528
State Portion				
Base Actuarial Rate	\$443	\$823	\$1,202	\$747,482
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$17,642</u>
State Pays	\$453	\$842	\$1,230	\$765,123
Total				
Base Actuarial Rate	\$468	\$871	\$1,275	\$792,009
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$17,642</u>
Total	\$478	\$890	\$1,303	\$809,651

FY2015 / FY2014

	\$	%
DIFFERENCE		
Employee Pays - HDHP (with basic dental)	\$0	0.0%
State Pays - HDHP (with basic dental)	\$179,169	5.0%
Employee Pays - HDHP w/Expanded Dental	\$2,224	5.3%
State Pays - HDHP w/Expanded Dental	\$38,073	5.2%
Employee Pays - Total	\$2,224	5.3%
State Pays - Total	\$38,073	5.2%
Employee Pays - Total	\$40,298	5.2%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware wih basic dental				
Enrollment	549	161	477	1,187
Employee Portion				
Base Actuarial Rate	\$8	\$42	\$56	\$453,591
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$2</u>	<u>\$3</u>	<u>\$27,918</u>
Employee Pays	\$9	\$44	\$59	\$481,509
State Portion				
Base Actuarial Rate	\$494	\$886	\$1,299	\$12,409,384
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$8</u>	<u>\$15</u>	<u>\$22</u>	<u>\$209,932</u>
State Pays	\$503	\$901	\$1,321	\$12,619,316
Total				
Base Actuarial Rate	\$502	\$928	\$1,355	\$12,862,975
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$237,850</u>
Total	\$511	\$945	\$1,380	\$13,100,825
HealthAware with Expanded Dental				
Enrollment	328	131	332	791
Employee Portion				
Base Actuarial Rate	\$32	\$88	\$125	\$762,120
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$2</u>	<u>\$3</u>	<u>\$19,332</u>
Employee Pays	\$33	\$90	\$128	\$781,451
State Portion				
Base Actuarial Rate	\$494	\$886	\$1,299	\$8,516,343
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$8</u>	<u>\$15</u>	<u>\$22</u>	<u>\$144,070</u>
State Pays	\$503	\$901	\$1,321	\$8,660,413
Total				
Base Actuarial Rate	\$526	\$974	\$1,424	\$9,278,462
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$163,402</u>
Total	\$535	\$991	\$1,449	\$9,441,864

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware wih basic dental				
Enrollment	549	161	477	1,187
Employee Portion				
Base Actuarial Rate	\$4	\$38	\$50	\$390,734
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$2</u>	<u>\$4</u>	<u>\$31,582</u>
Employee Pays	\$5	\$40	\$54	\$422,316
State Portion				
Base Actuarial Rate	\$520	\$931	\$1,365	\$13,040,134
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$237,479</u>
State Pays	\$529	\$948	\$1,390	\$13,277,612
Total				
Base Actuarial Rate	\$524	\$969	\$1,415	\$13,430,868
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$269,060</u>
Total	\$534	\$988	\$1,443	\$13,699,928
HealthAware with Expanded Dental				
Enrollment	328	131	332	791
Employee Portion				
Base Actuarial Rate	\$29	\$86	\$123	\$742,518
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$2</u>	<u>\$4</u>	<u>\$21,869</u>
Employee Pays	\$30	\$88	\$127	\$764,387
State Portion				
Base Actuarial Rate	\$520	\$931	\$1,365	\$8,949,218
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$162,974</u>
State Pays	\$529	\$948	\$1,390	\$9,112,192
Total				
Base Actuarial Rate	\$549	\$1,017	\$1,488	\$9,691,736
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$184,843</u>
Total	\$559	\$1,036	\$1,516	\$9,876,579

FY2015 / FY2014

	\$	%
HealthAware wih basic dental		
Employee Portion		
Base Actuarial Rate	-\$62,857	-13.9%
ERRP Funds Pay - Employee	\$0	
<u>Employee Pays - IBNR Funding</u>	\$31,582	
Employee Pays	-\$59,194	-12.3%
State Portion		
Base Actuarial Rate	\$630,750	5.1%
ERRP Funds Pay - State	\$0	
Program Reserves Pay	\$0	
Funding Gap	\$0	
<u>State Pays - IBNR Funding</u>	\$237,479	
State Pays	\$658,297	5.2%
Total		
Base Actuarial Rate	\$567,893	4.4%
ERRP Funds Pay - Total	\$0	
Program Reserves Pay	\$0	
Funding Gap	\$0	
<u>IBNR Funding</u>	\$269,060	
Total	\$599,103	4.6%
HealthAware with Expanded Dental		
Employee Portion		
Base Actuarial Rate	-\$19,601	-2.6%
ERRP Funds Pay - Employee	\$0	
<u>Employee Pays - IBNR Funding</u>	\$21,869	
Employee Pays	-\$17,065	-2.2%
State Portion		
Base Actuarial Rate	\$432,875	5.1%
ERRP Funds Pay - State	\$0	
Program Reserves Pay	\$0	
Funding Gap	\$0	
<u>State Pays - IBNR Funding</u>	\$162,974	
State Pays	\$451,780	5.2%
Total		
Base Actuarial Rate	\$413,274	4.5%
ERRP Funds Pay - Total	\$0	
Program Reserves Pay	\$0	
Funding Gap	\$0	
<u>IBNR Funding</u>	\$184,843	
Total	\$434,715	4.6%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	797	533	631	1,961
Employee Portion				
Base Actuarial Rate	\$67	\$146	\$208	\$3,148,832
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$2</u>	<u>\$3</u>	<u>\$46,021</u>
Employee Pays	\$68	\$148	\$211	\$3,194,853
State Portion				
Base Actuarial Rate	\$494	\$886	\$1,299	\$20,228,248
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$8</u>	<u>\$15</u>	<u>\$22</u>	<u>\$342,258</u>
State Pays	\$503	\$901	\$1,321	\$20,570,507
Total				
Base Actuarial Rate	\$561	\$1,032	\$1,507	\$23,377,080
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$388,280</u>
Total	\$570	\$1,049	\$1,532	\$23,765,360
COVA Care Plus Expanded Dental				
Enrollment	6,223	4,017	5,810	16,050
Employee Portion				
Base Actuarial Rate	\$78	\$174	\$252	\$31,775,985
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$2</u>	<u>\$3</u>	<u>\$388,363</u>
Employee Pays	\$79	\$176	\$255	\$32,164,348
State Portion				
Base Actuarial Rate	\$494	\$886	\$1,299	\$170,170,647
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$8</u>	<u>\$15</u>	<u>\$22</u>	<u>\$2,879,060</u>
State Pays	\$503	\$901	\$1,321	\$173,049,707
Total				
Base Actuarial Rate	\$572	\$1,060	\$1,551	\$201,946,632
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$3,267,423</u>
Total	\$581	\$1,077	\$1,576	\$205,214,055

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	797	533	631	1,961
Employee Portion				
Base Actuarial Rate	\$70	\$154	\$218	\$3,310,823
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$2</u>	<u>\$4</u>	<u>\$52,060</u>
Employee Pays	\$71	\$156	\$222	\$3,362,883
State Portion				
Base Actuarial Rate	\$520	\$931	\$1,365	\$21,258,073
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$387,169</u>
State Pays	\$529	\$948	\$1,390	\$21,645,242
Total				
Base Actuarial Rate	\$590	\$1,085	\$1,583	\$24,568,896
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$439,229</u>
Total	\$600	\$1,104	\$1,611	\$25,008,125
COVA Care Plus Expanded Dental				
Enrollment	6,223	4,017	5,810	16,050
Employee Portion				
Base Actuarial Rate	\$81	\$183	\$265	\$33,393,802
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$2</u>	<u>\$4</u>	<u>\$439,324</u>
Employee Pays	\$82	\$185	\$269	\$33,833,125
State Portion				
Base Actuarial Rate	\$520	\$931	\$1,365	\$178,829,330
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$3,256,844</u>
State Pays	\$529	\$948	\$1,390	\$182,086,175
Total				
Base Actuarial Rate	\$601	\$1,114	\$1,630	\$212,223,132
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$3,696,168</u>
Total	\$611	\$1,133	\$1,658	\$215,919,300

FY2015 / FY2014

	\$	%
Employee Pays	\$161,991	5.1%
Employee Pays	\$168,030	5.3%
State Pays	\$1,029,825	5.1%
State Pays	\$1,074,735	5.2%
Total	\$1,191,816	5.1%
Total	\$1,242,765	5.2%
Employee Pays	\$1,617,817	5.1%
Employee Pays	\$1,668,777	5.2%
State Pays	\$8,658,683	5.1%
State Pays	\$9,036,468	5.2%
Total	\$10,276,500	5.1%
Total	\$10,705,245	5.2%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	1,393	1,180	1,377	3,950
Employee Portion				
Base Actuarial Rate	\$91	\$192	\$277	\$8,816,673
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$1	\$2	\$3	\$97,090
Employee Pays	\$92	\$194	\$280	\$8,913,763
State Portion				
Base Actuarial Rate	\$494	\$886	\$1,299	\$42,268,491
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$8	\$15	\$22	\$715,148
State Pays	\$503	\$901	\$1,321	\$42,983,639
Total				
Base Actuarial Rate	\$585	\$1,078	\$1,576	\$51,085,164
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$9	\$17	\$25	\$812,239
Total	\$594	\$1,095	\$1,601	\$51,897,403
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	10,136	6,763	8,471	25,370
Employee Portion				
Base Actuarial Rate	\$92	\$198	\$284	\$56,118,943
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$1	\$2	\$3	\$601,448
Employee Pays	\$93	\$200	\$287	\$56,720,390
State Portion				
Base Actuarial Rate	\$494	\$886	\$1,299	\$264,045,629
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$8	\$15	\$22	\$4,467,513
State Pays	\$503	\$901	\$1,321	\$268,513,142
Total				
Base Actuarial Rate	\$586	\$1,084	\$1,583	\$320,164,572
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$9	\$17	\$25	\$5,068,961
Total	\$595	\$1,101	\$1,608	\$325,233,533

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	1,393	1,180	1,377	3,950
Employee Portion				
Base Actuarial Rate	\$95	\$202	\$291	\$9,267,287
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$1	\$2	\$4	\$109,830
Employee Pays	\$96	\$204	\$295	\$9,377,118
State Portion				
Base Actuarial Rate	\$520	\$931	\$1,365	\$44,420,077
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$9	\$17	\$25	\$808,989
State Pays	\$529	\$948	\$1,390	\$45,229,065
Total				
Base Actuarial Rate	\$615	\$1,133	\$1,656	\$53,687,364
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$10	\$19	\$28	\$918,819
Total	\$625	\$1,152	\$1,684	\$54,606,183
COVA CarePlus Expanded Dental Plus Vision & Hearing				
Enrollment	10,136	6,763	8,471	25,370
Employee Portion				
Base Actuarial Rate	\$96	\$208	\$299	\$59,024,842
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
Employee Pays - IBNR Funding	\$1	\$2	\$4	\$680,369
Employee Pays	\$97	\$210	\$303	\$59,705,210
State Portion				
Base Actuarial Rate	\$520	\$931	\$1,365	\$277,486,082
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$9	\$17	\$25	\$5,053,731
State Pays	\$529	\$948	\$1,390	\$282,539,814
Total				
Base Actuarial Rate	\$616	\$1,139	\$1,664	\$336,510,924
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
IBNR Funding	\$10	\$19	\$28	\$5,734,100
Total	\$626	\$1,158	\$1,692	\$342,245,024

FY2015 / FY2014

\$	%
\$450,614	5.1%
\$463,354	5.2%
\$2,151,586	5.1%
\$2,245,426	5.2%
\$2,602,200	5.1%
\$2,708,780	5.2%
\$2,905,899	5.2%
\$2,984,820	5.3%
\$13,440,453	5.1%
\$14,026,671	5.2%
\$16,346,352	5.1%
\$17,011,491	5.2%

FY2014

Health Care Plans	You Plus			Total
	You Only	One	Two or More	
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	5,365	4,987	5,665	16,017
Employee Portion				
Base Actuarial Rate	\$105	\$216	\$309	\$40,692,287
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$2</u>	<u>\$3</u>	<u>\$398,891</u>
Employee Pays	\$106	\$218	\$312	\$41,091,178
State Portion				
Base Actuarial Rate	\$494	\$886	\$1,299	\$173,131,261
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$8</u>	<u>\$15</u>	<u>\$22</u>	<u>\$2,929,223</u>
State Pays	\$503	\$901	\$1,321	\$176,060,484
Total				
Base Actuarial Rate	\$599	\$1,102	\$1,608	\$213,823,548
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$3,328,114</u>
Total	\$608	\$1,119	\$1,633	\$217,151,662
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	809	467	818	2,094
Employee Portion				
Base Actuarial Rate	\$55	\$130	\$186	\$3,088,384
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$55	\$130	\$186	\$3,088,384
State Portion				
Base Actuarial Rate	\$467	\$831	\$1,215	\$21,116,852
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$467	\$831	\$1,215	\$21,116,852
Total				
Base Actuarial Rate	\$522	\$961	\$1,401	\$24,205,236
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$522	\$961	\$1,401	\$24,205,236

PROVISIONAL FY2015

Health Care Plans	You Plus			Total
	You Only	One	Two or More	
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	5,365	4,987	5,665	16,017
Employee Portion				
Base Actuarial Rate	\$110	\$227	\$325	\$42,800,704
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$2</u>	<u>\$4</u>	<u>\$451,233</u>
Employee Pays	\$111	\$229	\$329	\$43,251,937
State Portion				
Base Actuarial Rate	\$520	\$931	\$1,365	\$181,944,248
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$3,313,590</u>
State Pays	\$529	\$948	\$1,390	\$185,257,838
Total				
Base Actuarial Rate	\$630	\$1,158	\$1,690	\$224,744,952
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$3,764,822</u>
Total	\$640	\$1,177	\$1,718	\$228,509,774
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	809	467	818	2,094
Employee Portion				
Base Actuarial Rate	\$57	\$137	\$196	\$3,249,559
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$57	\$137	\$196	\$3,249,559
State Portion				
Base Actuarial Rate	\$492	\$873	\$1,276	\$22,189,325
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$492	\$873	\$1,276	\$22,189,325
Total				
Base Actuarial Rate	\$549	\$1,010	\$1,472	\$25,438,884
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$549	\$1,010	\$1,472	\$25,438,884

FY2015 / FY2014

	\$	%
Employee Pays	\$2,108,417	5.2%
Employee Pays	\$2,160,759	5.3%
State Pays	\$8,812,987	5.1%
State Pays	\$9,197,354	5.2%
Total	\$10,921,404	5.1%
Total	\$11,358,112	5.2%
Employee Pays	\$161,175	5.2%
Employee Pays	\$161,175	5.2%
State Pays	\$1,072,473	5.1%
State Pays	\$1,072,473	5.1%
Total	\$1,233,648	5.1%
Total	\$1,233,648	5.1%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Active Total				
Enrollment	33,405	22,132	29,020	84,557
Employee Portion				
Base Actuarial Rate				\$166,889,980
ERRP Funds Pay - Employee				\$0
<u>Employee Pays - IBNR Funding</u>				\$1,956,773
Employee Pays				\$168,846,753
State Portion				
Base Actuarial Rate				\$883,717,236
ERRP Funds Pay - State				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
<u>State Pays - IBNR Funding</u>				\$14,615,903
State Pays				\$898,333,139
Total				
Base Actuarial Rate				\$1,050,607,216
ERRP Funds Pay - Total				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
<u>IBNR Funding</u>				\$16,572,676
Total				\$1,067,179,892

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Active Total				
Enrollment	33,405	22,132	29,020	84,557
Employee Portion				
Base Actuarial Rate				\$175,257,996
ERRP Funds Pay - Employee				\$0
<u>Employee Pays - IBNR Funding</u>				\$2,213,537
Employee Pays				\$177,471,533
State Portion				
Base Actuarial Rate				\$928,691,415
ERRP Funds Pay - State				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
<u>State Pays - IBNR Funding</u>				\$16,533,773
State Pays				\$945,225,188
Total				
Base Actuarial Rate				\$1,103,949,411
ERRP Funds Pay - Total				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
<u>IBNR Funding</u>				\$18,747,310
Total				\$1,122,696,720

FY2015 / FY2014

\$	%
\$8,368,016	5.0%
\$8,624,780	5.1%
\$44,974,179	5.1%
\$46,892,048	5.2%
\$53,342,194	5.1%
\$55,516,828	5.2%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
HDHP				
Enrollment	86	16	0	102
Employee Portion				
Base Actuarial Rate	\$422	\$783	\$1,144	\$587,939
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$12,919</u>
Employee Pays	\$431	\$800	\$1,169	\$600,858
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$422	\$783	\$1,144	\$587,939
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$12,919</u>
Total	\$431	\$800	\$1,169	\$600,858
HDHP w/Expanded Dental				
Enrollment	23	2	0	25
Employee Portion				
Base Actuarial Rate	\$446	\$829	\$1,213	\$140,774
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$2,927</u>
Employee Pays	\$455	\$846	\$1,238	\$143,701
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$446	\$829	\$1,213	\$140,774
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$2,927</u>
Total	\$455	\$846	\$1,238	\$143,701

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
HDHP (with basic dental)				
Enrollment	86	16	0	102
Employee Portion				
Base Actuarial Rate	\$443	\$823	\$1,202	\$617,395
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$14,614</u>
Employee Pays	\$453	\$842	\$1,230	\$632,009
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$443	\$823	\$1,202	\$617,395
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$14,614</u>
Total	\$453	\$842	\$1,230	\$632,009
HDHP w/Expanded Dental				
Enrollment	23	2	0	25
Employee Portion				
Base Actuarial Rate	\$468	\$871	\$1,275	\$147,745
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$3,311</u>
Employee Pays	\$478	\$890	\$1,303	\$151,056
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$468	\$871	\$1,275	\$147,745
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$3,311</u>
Total	\$478	\$890	\$1,303	\$151,056

FY2015 / FY2014

\$	%
DIFFERENCE	

\$29,456	5.0%
\$31,152	5.2%

\$29,456	5.0%
\$31,152	5.2%

\$6,971	5.0%
\$7,355	5.1%

\$6,971	5.0%
\$7,355	5.1%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	33	14	6	53
Employee Portion				
Base Actuarial Rate	\$502	\$928	\$1,355	\$445,373
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$8,236</u>
Employee Pays	\$511	\$945	\$1,380	\$453,609
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$502	\$928	\$1,355	\$445,373
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$8,236</u>
Total	\$511	\$945	\$1,380	\$453,609
HealthAware with Expanded Dental				
Enrollment	25	4	2	31
Employee Portion				
Base Actuarial Rate	\$526	\$974	\$1,424	\$234,946
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$4,143</u>
Employee Pays	\$535	\$991	\$1,449	\$239,089
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$526	\$974	\$1,424	\$234,946
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$4,143</u>
Total	\$535	\$991	\$1,449	\$239,089

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with basic dental				
Enrollment	33	14	6	53
Employee Portion				
Base Actuarial Rate	\$524	\$969	\$1,415	\$464,988
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$9,316</u>
Employee Pays	\$534	\$988	\$1,443	\$474,305
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$524	\$969	\$1,415	\$464,988
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$9,316</u>
Total	\$534	\$988	\$1,443	\$474,305
HealthAware with Expanded Dental				
Enrollment	25	4	2	31
Employee Portion				
Base Actuarial Rate	\$549	\$1,017	\$1,488	\$245,272
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$4,687</u>
Employee Pays	\$559	\$1,036	\$1,516	\$249,959
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$549	\$1,017	\$1,488	\$245,272
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$4,687</u>
Total	\$559	\$1,036	\$1,516	\$249,959

FY2015 / FY2014

	\$	%
Employee Pays - HealthAware with basic dental	\$19,615	4.4%
Employee Pays - HealthAware with basic dental	\$20,696	4.6%
Total Employee Pays - HealthAware with basic dental	\$19,615	4.4%
Total Employee Pays - HealthAware with basic dental	\$20,696	4.6%
Employee Pays - HealthAware with Expanded Dental	\$10,326	4.4%
Employee Pays - HealthAware with Expanded Dental	\$10,870	4.5%
Total Employee Pays - HealthAware with Expanded Dental	\$10,326	4.4%
Total Employee Pays - HealthAware with Expanded Dental	\$10,870	4.5%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental and Vision				
Enrollment	23	5	2	30
Employee Portion				
Base Actuarial Rate	\$533	\$987	\$1,443	\$246,188
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$4,283</u>
Employee Pays	\$542	\$1,004	\$1,468	\$250,472
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$533	\$987	\$1,443	\$246,188
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$4,283</u>
Total	\$542	\$1,004	\$1,468	\$250,472
COVA Care (with basic dental)				
Enrollment	1,862	398	57	2,317
Employee Portion				
Base Actuarial Rate	\$548	\$1,014	\$1,482	\$18,101,064
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$306,481</u>
Employee Pays	\$557	\$1,031	\$1,507	\$18,407,545
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$548	\$1,014	\$1,482	\$18,101,064
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$306,481</u>
Total	\$557	\$1,031	\$1,507	\$18,407,545

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
HealthAware with Expanded Dental and Vision				
Enrollment	23	5	2	30
Employee Portion				
Base Actuarial Rate	\$557	\$1,031	\$1,507	\$257,221
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$4,846</u>
Employee Pays	\$567	\$1,050	\$1,535	\$262,066
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$557	\$1,031	\$1,507	\$257,221
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$4,846</u>
Total	\$567	\$1,050	\$1,535	\$262,066
COVA Care (with basic dental)				
Enrollment	1,862	398	57	2,317
Employee Portion				
Base Actuarial Rate	\$576	\$1,066	\$1,557	\$19,026,348
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$346,697</u>
Employee Pays	\$586	\$1,085	\$1,585	\$19,373,045
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$576	\$1,066	\$1,557	\$19,026,348
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$346,697</u>
Total	\$586	\$1,085	\$1,585	\$19,373,045

FY2015 / FY2014

	\$	%
HealthAware with Expanded Dental and Vision - Employee Pays	\$11,032	4.5%
HealthAware with Expanded Dental and Vision - Employee Pays	\$11,594	4.6%
COVA Care (with basic dental) - Employee Pays	\$925,284	5.1%
COVA Care (with basic dental) - Employee Pays	\$965,500	5.2%
COVA Care (with basic dental) - Employee Pays	\$925,284	5.1%
COVA Care (with basic dental) - Employee Pays	\$965,500	5.2%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	302	63	11	376
Employee Portion				
Base Actuarial Rate	\$561	\$1,032	\$1,507	\$3,012,180
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$49,917</u>
Employee Pays	\$570	\$1,049	\$1,532	\$3,062,097
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$561	\$1,032	\$1,507	\$3,012,180
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$49,917</u>
Total	\$570	\$1,049	\$1,532	\$3,062,097
COVA Care Plus Expanded Dental				
Enrollment	827	201	33	1,061
Employee Portion				
Base Actuarial Rate	\$572	\$1,060	\$1,551	\$8,847,444
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$143,424</u>
Employee Pays	\$581	\$1,077	\$1,576	\$8,990,868
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$572	\$1,060	\$1,551	\$8,847,444
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$143,424</u>
Total	\$581	\$1,077	\$1,576	\$8,990,868

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network				
Enrollment	302	63	11	376
Employee Portion				
Base Actuarial Rate	\$590	\$1,085	\$1,583	\$3,167,376
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$56,466</u>
Employee Pays	\$600	\$1,104	\$1,611	\$3,223,842
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$590	\$1,085	\$1,583	\$3,167,376
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$56,466</u>
Total	\$600	\$1,104	\$1,611	\$3,223,842
COVA Care Plus Expanded Dental				
Enrollment	827	201	33	1,061
Employee Portion				
Base Actuarial Rate	\$601	\$1,114	\$1,630	\$9,296,772
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$162,244</u>
Employee Pays	\$611	\$1,133	\$1,658	\$9,459,016
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$601	\$1,114	\$1,630	\$9,296,772
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$162,244</u>
Total	\$611	\$1,133	\$1,658	\$9,459,016

FY2015 / FY2014

	\$	%
Employee Pays - COVA Care Plus Out-of-Network	\$155,196	5.2%
Employee Pays - COVA Care Plus Expanded Dental	\$468,148	5.2%
Employee Pays - COVA Care Plus Out-of-Network	\$161,746	5.3%
Employee Pays - COVA Care Plus Expanded Dental	\$449,328	5.1%
Employee Pays - COVA Care Plus Out-of-Network	\$161,746	5.3%
Employee Pays - COVA Care Plus Expanded Dental	\$468,148	5.2%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	305	90	14	409
Employee Portion				
Base Actuarial Rate	\$585	\$1,078	\$1,576	\$3,570,108
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$56,715</u>
Employee Pays	\$594	\$1,095	\$1,601	\$3,626,823
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$585	\$1,078	\$1,576	\$3,570,108
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$56,715</u>
Total	\$594	\$1,095	\$1,601	\$3,626,823
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,552	336	68	1,956
Employee Portion				
Base Actuarial Rate	\$586	\$1,084	\$1,583	\$16,576,080
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$262,495</u>
Employee Pays	\$595	\$1,101	\$1,608	\$16,838,575
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$586	\$1,084	\$1,583	\$16,576,080
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$262,495</u>
Total	\$595	\$1,101	\$1,608	\$16,838,575

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	305	90	14	409
Employee Portion				
Base Actuarial Rate	\$615	\$1,133	\$1,656	\$3,752,748
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$64,157</u>
Employee Pays	\$625	\$1,152	\$1,684	\$3,816,905
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$615	\$1,133	\$1,656	\$3,752,748
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$64,157</u>
Total	\$625	\$1,152	\$1,684	\$3,816,905
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,552	336	68	1,956
Employee Portion				
Base Actuarial Rate	\$616	\$1,139	\$1,664	\$17,422,656
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$296,939</u>
Employee Pays	\$626	\$1,158	\$1,692	\$17,719,595
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$616	\$1,139	\$1,664	\$17,422,656
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$296,939</u>
Total	\$626	\$1,158	\$1,692	\$17,719,595

FY2015 / FY2014

	\$	%
Employee Portion	\$182,640	5.1%
Employee Pays	\$190,082	5.2%
Total	\$182,640	5.1%
Total	\$190,082	5.2%
Employee Portion	\$846,576	5.1%
Employee Pays	\$881,020	5.2%
Total	\$846,576	5.1%
Total	\$881,020	5.2%

FY2014

Health Care Plans	You Plus			Total
	You Only	One	Two or More	
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,267	345	87	1,699
Employee Portion				
Base Actuarial Rate	\$599	\$1,102	\$1,608	\$15,348,228
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$238,324</u>
Employee Pays	\$608	\$1,119	\$1,633	\$15,586,552
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$599	\$1,102	\$1,608	\$15,348,228
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$238,324</u>
Total	\$608	\$1,119	\$1,633	\$15,586,552
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	36	14	5	55
Employee Portion				
Base Actuarial Rate	\$522	\$961	\$1,401	\$471,012
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$522	\$961	\$1,401	\$471,012
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$522	\$961	\$1,401	\$471,012
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$522	\$961	\$1,401	\$471,012

PROVISIONAL FY2015

Health Care Plans	You Plus			Total
	You Only	One	Two or More	
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,267	345	87	1,699
Employee Portion				
Base Actuarial Rate	\$630	\$1,158	\$1,690	\$16,137,000
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$269,597</u>
Employee Pays	\$640	\$1,177	\$1,718	\$16,406,597
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$630	\$1,158	\$1,690	\$16,137,000
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$10</u>	<u>\$19</u>	<u>\$28</u>	<u>\$269,597</u>
Total	\$640	\$1,177	\$1,718	\$16,406,597
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	36	14	5	55
Employee Portion				
Base Actuarial Rate	\$549	\$1,010	\$1,472	\$495,168
ERRP Funds Pay - Employee	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$549	\$1,010	\$1,472	\$495,168
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
ERRP Funds Pay - State	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$549	\$1,010	\$1,472	\$495,168
ERRP Funds Pay - Total	\$0	\$0	\$0	\$0
Program Reserves Pay	\$0	\$0	\$0	\$0
Funding Gap	\$0	\$0	\$0	\$0
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$549	\$1,010	\$1,472	\$495,168

FY2015 / FY2014

\$	%
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\$788,772	5.1%
\$820,044	5.3%
\$788,772	5.1%
\$820,044	5.3%
\$24,156	5.1%
\$24,156	5.1%
\$24,156	5.1%
\$24,156	5.1%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Retiree/COBRA Total				
Enrollment	6,341	1,488	285	8,114
Employee Portion				
Base Actuarial Rate				\$67,581,336
ERRP Funds Pay - Employee				\$0
<u>Employee Pays - IBNR Funding</u>				<u>\$1,089,864</u>
Employee Pays				\$68,671,200
State Portion				
Base Actuarial Rate				\$0
ERRP Funds Pay - State				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
<u>State Pays - IBNR Funding</u>				<u>\$0</u>
State Pays				\$0
Total				
Base Actuarial Rate				\$67,581,336
ERRP Funds Pay - Total				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
<u>IBNR Funding</u>				<u>\$1,089,864</u>
Total				\$68,671,200
Grand Total				
Enrollment	39,746	23,620	29,305	92,671
Employee Portion				
Base Actuarial Rate				\$234,471,316
ERRP Funds Pay - Employee				\$0
<u>Employee Pays - IBNR Funding</u>				<u>\$3,046,637</u>
Employee Pays				\$237,517,953
State Portion				
Base Actuarial Rate				\$883,717,236
ERRP Funds Pay - State				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
<u>State Pays - IBNR Funding</u>				<u>\$14,615,903</u>
State Pays				\$898,333,139
Total				
Base Actuarial Rate				\$1,118,188,552
ERRP Funds Pay - Total				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
<u>IBNR Funding</u>				<u>\$17,662,540</u>
Total				\$1,135,851,092

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Summary Retiree/COBRA Total				
Enrollment	6,341	1,488	285	8,114
Employee Portion				
Base Actuarial Rate				\$71,030,689
ERRP Funds Pay - Employee				\$0
<u>Employee Pays - IBNR Funding</u>				<u>\$1,232,874</u>
Employee Pays				\$72,263,563
State Portion				
Base Actuarial Rate				\$0
ERRP Funds Pay - State				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
<u>State Pays - IBNR Funding</u>				<u>\$0</u>
State Pays				\$0
Total				
Base Actuarial Rate				\$71,030,689
ERRP Funds Pay - Total				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
<u>IBNR Funding</u>				<u>\$1,232,874</u>
Total				\$72,263,563
Grand Total				
Enrollment	39,746	23,620	29,305	92,671
Employee Portion				
Base Actuarial Rate				\$246,288,684
ERRP Funds Pay - Employee				\$0
<u>Employee Pays - IBNR Funding</u>				<u>\$3,446,411</u>
Employee Pays				\$249,735,095
State Portion				
Base Actuarial Rate				\$928,691,415
ERRP Funds Pay - State				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
<u>State Pays - IBNR Funding</u>				<u>\$16,533,773</u>
State Pays				\$945,225,188
Total				
Base Actuarial Rate				\$1,174,980,099
ERRP Funds Pay - Total				\$0
Program Reserves Pay				\$0
Funding Gap				\$0
<u>IBNR Funding</u>				<u>\$19,980,184</u>
Total				\$1,194,960,283

FY2015 / FY2014

	\$	%
Base Actuarial Rate	\$3,449,353	5.1%
ERRP Funds Pay - Employee	\$0	
<u>Employee Pays - IBNR Funding</u>	<u>\$1,232,874</u>	
Employee Pays	\$3,592,363	5.2%
Base Actuarial Rate	\$0	
ERRP Funds Pay - State	\$0	
Program Reserves Pay	\$0	
Funding Gap	\$0	
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	
State Pays	\$0	
Base Actuarial Rate	\$3,449,353	5.1%
ERRP Funds Pay - Total	\$0	
Program Reserves Pay	\$0	
Funding Gap	\$0	
<u>IBNR Funding</u>	<u>\$1,232,874</u>	
Total	\$3,592,363	5.2%
Base Actuarial Rate	\$11,817,369	5.0%
ERRP Funds Pay - Employee	\$0	
<u>Employee Pays - IBNR Funding</u>	<u>\$3,446,411</u>	
Employee Pays	\$12,217,142	5.1%
Base Actuarial Rate	\$44,974,179	5.1%
ERRP Funds Pay - State	\$0	
Program Reserves Pay	\$0	
Funding Gap	\$0	
<u>State Pays - IBNR Funding</u>	<u>\$16,533,773</u>	
State Pays	\$46,892,048	5.2%
Base Actuarial Rate	\$56,791,547	5.1%
ERRP Funds Pay - Total	\$0	
Program Reserves Pay	\$0	
Funding Gap	\$0	
<u>IBNR Funding</u>	<u>\$19,980,184</u>	
Total	\$59,109,191	5.2%

Exhibit B: Aon Hewitt Premium Schedule--November 19, 2013

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HDHP (with basic dental)				
Enrollment	226	75	124	425
Employee Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$0	\$0	\$0	\$0
State Portion				
Base Actuarial Rate	\$422	\$783	\$1,144	\$3,549,685
<u>State Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$77,862</u>
State Pays	\$431	\$800	\$1,169	\$3,627,548
Total				
Base Actuarial Rate	\$422	\$783	\$1,144	\$3,549,685
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$77,862</u>
Total	\$431	\$800	\$1,169	\$3,627,548
HDHP w/Expanded Dental				
Enrollment	21	16	33	70
Employee Portion				
Base Actuarial Rate	\$24	\$46	\$69	\$42,304
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$24	\$46	\$69	\$42,304
State Portion				
Base Actuarial Rate	\$422	\$783	\$1,144	\$711,455
<u>State Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$15,595</u>
State Pays	\$431	\$800	\$1,169	\$727,050
Total				
Base Actuarial Rate	\$446	\$829	\$1,213	\$753,758
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$15,595</u>
Total	\$455	\$846	\$1,238	\$769,353

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HDHP (with basic dental)				
Enrollment	226	75	124	425
Employee Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$0	\$0	\$0	\$0
State Portion				
Base Actuarial Rate	\$443	\$823	\$1,202	\$3,728,854
<u>State Pays - IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$107,920</u>
State Pays	\$456	\$847	\$1,237	\$3,836,775
Total				
Base Actuarial Rate	\$443	\$823	\$1,202	\$3,728,854
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$107,920</u>
Total	\$456	\$847	\$1,237	\$3,836,775
HDHP w/Expanded Dental				
Enrollment	21	16	33	70
Employee Portion				
Base Actuarial Rate	\$25	\$48	\$73	\$44,528
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$25	\$48	\$73	\$44,528
State Portion				
Base Actuarial Rate	\$443	\$823	\$1,202	\$747,482
<u>State Pays - IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$21,616</u>
State Pays	\$456	\$847	\$1,237	\$769,097
Total				
Base Actuarial Rate	\$468	\$871	\$1,275	\$792,009
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$21,616</u>
Total	\$481	\$895	\$1,310	\$813,625

FY2015 / FY2014

	\$	%
DIFFERENCE		
	\$0	0.0%
	\$0	0.0%
	\$179,169	5.0%
	\$209,227	5.8%
	\$179,169	5.0%
	\$209,227	5.8%
	\$2,224	5.3%
	\$2,224	5.3%
	\$36,027	5.1%
	\$42,047	5.8%
	\$38,251	5.1%
	\$44,272	5.8%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HealthAware with basic dental				
Enrollment	549	161	477	1,187
Employee Portion				
Base Actuarial Rate	\$8	\$42	\$56	\$453,591
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$2</u>	<u>\$3</u>	<u>\$27,918</u>
Employee Pays	\$9	\$44	\$59	\$481,509
State Portion				
Base Actuarial Rate	\$494	\$886	\$1,299	\$12,409,384
<u>State Pays - IBNR Funding</u>	<u>\$8</u>	<u>\$15</u>	<u>\$22</u>	<u>\$209,932</u>
State Pays	\$503	\$901	\$1,321	\$12,619,316
Total				
Base Actuarial Rate	\$502	\$928	\$1,355	\$12,862,975
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$237,850</u>
Total	\$511	\$945	\$1,380	\$13,100,825
HealthAware with Expanded Dental				
Enrollment	328	131	332	791
Employee Portion				
Base Actuarial Rate	\$32	\$88	\$125	\$762,120
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$2</u>	<u>\$3</u>	<u>\$19,332</u>
Employee Pays	\$33	\$90	\$128	\$781,451
State Portion				
Base Actuarial Rate	\$494	\$886	\$1,299	\$8,516,343
<u>State Pays - IBNR Funding</u>	<u>\$8</u>	<u>\$15</u>	<u>\$22</u>	<u>\$144,070</u>
State Pays	\$503	\$901	\$1,321	\$8,660,413
Total				
Base Actuarial Rate	\$526	\$974	\$1,424	\$9,278,462
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$163,402</u>
Total	\$535	\$991	\$1,449	\$9,441,864

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HealthAware with basic dental				
Enrollment	549	161	477	1,187
Employee Portion				
Base Actuarial Rate	\$7	\$44	\$58	\$463,101
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$3</u>	<u>\$4</u>	<u>\$38,696</u>
Employee Pays	\$9	\$47	\$62	\$501,797
State Portion				
Base Actuarial Rate	\$518	\$927	\$1,359	\$12,989,679
<u>State Pays - IBNR Funding</u>	<u>\$12</u>	<u>\$21</u>	<u>\$30</u>	<u>\$290,974</u>
State Pays	\$529	\$948	\$1,390	\$13,280,653
Total				
Base Actuarial Rate	\$525	\$971	\$1,417	\$13,452,780
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$329,669</u>
Total	\$538	\$995	\$1,452	\$13,782,449
HealthAware with Expanded Dental				
Enrollment	328	131	332	791
Employee Portion				
Base Actuarial Rate	\$32	\$92	\$131	\$792,499
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$3</u>	<u>\$4</u>	<u>\$26,795</u>
Employee Pays	\$34	\$95	\$135	\$819,294
State Portion				
Base Actuarial Rate	\$518	\$927	\$1,359	\$8,914,288
<u>State Pays - IBNR Funding</u>	<u>\$12</u>	<u>\$21</u>	<u>\$30</u>	<u>\$199,686</u>
State Pays	\$529	\$948	\$1,390	\$9,113,974
Total				
Base Actuarial Rate	\$550	\$1,019	\$1,490	\$9,706,787
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$226,481</u>
Total	\$563	\$1,043	\$1,525	\$9,933,268

FY2015 / FY2014

	\$	%
DIFFERENCE		
	\$9,510	2.1%
	\$20,287	4.2%
	\$580,295	4.7%
	\$661,337	5.2%
	\$589,805	4.6%
	\$681,624	5.2%
	\$30,380	4.0%
	\$37,843	4.8%
	\$397,945	4.7%
	\$453,561	5.2%
	\$428,325	4.6%
	\$491,404	5.2%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HealthAware with Expanded Dental & Vision				
Enrollment	457	196	402	1,055
Employee Portion				
Base Actuarial Rate	\$39	\$101	\$144	\$1,144,829
Employee Pays - IBNR Funding	<u>\$1</u>	<u>\$2</u>	<u>\$3</u>	<u>\$25,013</u>
Employee Pays	\$40	\$103	\$147	\$1,169,843
State Portion				
Base Actuarial Rate	\$494	\$886	\$1,299	\$11,055,370
State Pays - IBNR Funding	<u>\$8</u>	<u>\$15</u>	<u>\$22</u>	<u>\$187,034</u>
State Pays	\$503	\$901	\$1,321	\$11,242,404
Total				
Base Actuarial Rate	\$533	\$987	\$1,443	\$12,200,200
IBNR Funding	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$212,047</u>
Total	\$542	\$1,004	\$1,468	\$12,412,247
COVA Care (with basic dental)				
Enrollment	7,101	3,606	4,880	15,587
Employee Portion				
Base Actuarial Rate	\$54	\$128	\$183	\$20,846,033
Employee Pays - IBNR Funding	<u>\$1</u>	<u>\$2</u>	<u>\$3</u>	<u>\$352,696</u>
Employee Pays	\$55	\$130	\$186	\$21,198,730
State Portion				
Base Actuarial Rate	\$494	\$886	\$1,299	\$156,513,871
State Pays - IBNR Funding	<u>\$8</u>	<u>\$15</u>	<u>\$22</u>	<u>\$2,648,207</u>
State Pays	\$503	\$901	\$1,321	\$159,162,077
Total				
Base Actuarial Rate	\$548	\$1,014	\$1,482	\$177,359,904
IBNR Funding	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$3,000,903</u>
Total	\$557	\$1,031	\$1,507	\$180,360,807

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
HealthAware with Expanded Dental & Vision				
Enrollment	457	196	402	1,055
Employee Portion				
Base Actuarial Rate	\$40	\$106	\$150	\$1,191,571
Employee Pays - IBNR Funding	<u>\$1</u>	<u>\$3</u>	<u>\$4</u>	<u>\$34,669</u>
Employee Pays	\$42	\$109	\$154	\$1,226,240
State Portion				
Base Actuarial Rate	\$518	\$927	\$1,359	\$11,572,065
State Pays - IBNR Funding	<u>\$12</u>	<u>\$21</u>	<u>\$30</u>	<u>\$259,236</u>
State Pays	\$529	\$948	\$1,390	\$11,831,301
Total				
Base Actuarial Rate	\$558	\$1,033	\$1,509	\$12,763,635
IBNR Funding	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$293,906</u>
Total	\$571	\$1,057	\$1,544	\$13,057,541
COVA Care(with basic dental)				
Enrollment	7,101	3,606	4,880	15,587
Employee Portion				
Base Actuarial Rate	\$56	\$134	\$192	\$21,819,503
Employee Pays - IBNR Funding	<u>\$1</u>	<u>\$3</u>	<u>\$4</u>	<u>\$488,851</u>
Employee Pays	\$58	\$137	\$196	\$22,308,353
State Portion				
Base Actuarial Rate	\$518	\$927	\$1,359	\$163,830,337
State Pays - IBNR Funding	<u>\$12</u>	<u>\$21</u>	<u>\$30</u>	<u>\$3,670,517</u>
State Pays	\$529	\$948	\$1,390	\$167,500,854
Total				
Base Actuarial Rate	\$574	\$1,061	\$1,551	\$185,649,840
IBNR Funding	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$4,159,367</u>
Total	\$587	\$1,085	\$1,586	\$189,809,207

FY2015 / FY2014

	\$	%
DIFFERENCE		
Employee Pays	\$56,398	4.8%
State Pays	\$588,897	5.2%
Total	\$645,294	5.2%
Employee Pays	\$973,469	4.7%
State Pays	\$8,338,777	5.2%
Total	\$9,448,400	5.2%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
COVA Care Plus Out-of-Network				
Enrollment	797	533	631	1,961
Employee Portion				
Base Actuarial Rate	\$67	\$146	\$208	\$3,148,832
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$2</u>	<u>\$3</u>	<u>\$46,021</u>
Employee Pays	\$68	\$148	\$211	\$3,194,853
State Portion				
Base Actuarial Rate	\$494	\$886	\$1,299	\$20,228,248
<u>State Pays - IBNR Funding</u>	<u>\$8</u>	<u>\$15</u>	<u>\$22</u>	<u>\$342,258</u>
State Pays	\$503	\$901	\$1,321	\$20,570,507
Total				
Base Actuarial Rate	\$561	\$1,032	\$1,507	\$23,377,080
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$388,280</u>
Total	\$570	\$1,049	\$1,532	\$23,765,360
COVA Care Plus Expanded Dental				
Enrollment	6,223	4,017	5,810	16,050
Employee Portion				
Base Actuarial Rate	\$78	\$174	\$252	\$31,775,985
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$2</u>	<u>\$3</u>	<u>\$388,363</u>
Employee Pays	\$79	\$176	\$255	\$32,164,348
State Portion				
Base Actuarial Rate	\$494	\$886	\$1,299	\$170,170,647
<u>State Pays - IBNR Funding</u>	<u>\$8</u>	<u>\$15</u>	<u>\$22</u>	<u>\$2,879,060</u>
State Pays	\$503	\$901	\$1,321	\$173,049,707
Total				
Base Actuarial Rate	\$572	\$1,060	\$1,551	\$201,946,632
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$3,267,423</u>
Total	\$581	\$1,077	\$1,576	\$205,214,055

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
COVA Care Plus Out-of-Network				
Enrollment	797	533	631	1,961
Employee Portion				
Base Actuarial Rate	\$70	\$153	\$218	\$3,299,292
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$3</u>	<u>\$4</u>	<u>\$63,787</u>
Employee Pays	\$72	\$156	\$222	\$3,363,079
State Portion				
Base Actuarial Rate	\$518	\$927	\$1,359	\$21,173,064
<u>State Pays - IBNR Funding</u>	<u>\$12</u>	<u>\$21</u>	<u>\$30</u>	<u>\$474,383</u>
State Pays	\$529	\$948	\$1,390	\$21,647,448
Total				
Base Actuarial Rate	\$588	\$1,080	\$1,577	\$24,472,356
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$538,171</u>
Total	\$601	\$1,104	\$1,612	\$25,010,527
COVA Care Plus Expanded Dental				
Enrollment	6,223	4,017	5,810	16,050
Employee Portion				
Base Actuarial Rate	\$81	\$182	\$265	\$33,297,008
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$3</u>	<u>\$4</u>	<u>\$538,287</u>
Employee Pays	\$83	\$185	\$269	\$33,835,295
State Portion				
Base Actuarial Rate	\$518	\$927	\$1,359	\$178,117,432
<u>State Pays - IBNR Funding</u>	<u>\$12</u>	<u>\$21</u>	<u>\$30</u>	<u>\$3,990,488</u>
State Pays	\$529	\$948	\$1,390	\$182,107,920
Total				
Base Actuarial Rate	\$599	\$1,109	\$1,624	\$211,414,440
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$4,528,775</u>
Total	\$612	\$1,133	\$1,659	\$215,943,215

FY2015 / FY2014

	\$	%
DIFFERENCE		
Employee Portion		
Base Actuarial Rate	\$150,460	4.8%
<u>Employee Pays - IBNR Funding</u>		
Employee Pays	\$168,226	5.3%
State Portion		
Base Actuarial Rate	\$944,816	4.7%
<u>State Pays - IBNR Funding</u>		
State Pays	\$1,076,941	5.2%
Total		
Base Actuarial Rate	\$1,095,276	4.7%
<u>IBNR Funding</u>		
Total	\$1,245,167	5.2%
COVA Care Plus Expanded Dental		
Employee Portion		
Base Actuarial Rate	\$1,521,023	4.8%
<u>Employee Pays - IBNR Funding</u>		
Employee Pays	\$1,670,947	5.2%
State Portion		
Base Actuarial Rate	\$7,946,785	4.7%
<u>State Pays - IBNR Funding</u>		
State Pays	\$9,058,213	5.2%
Total		
Base Actuarial Rate	\$9,467,808	4.7%
<u>IBNR Funding</u>		
Total	\$10,729,159	5.2%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	1,393	1,180	1,377	3,950
Employee Portion				
Base Actuarial Rate	\$91	\$192	\$277	\$8,816,673
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$2</u>	<u>\$3</u>	<u>\$97,090</u>
Employee Pays	\$92	\$194	\$280	\$8,913,763
State Portion				
Base Actuarial Rate	\$494	\$886	\$1,299	\$42,268,491
<u>State Pays - IBNR Funding</u>	<u>\$8</u>	<u>\$15</u>	<u>\$22</u>	<u>\$715,148</u>
State Pays	\$503	\$901	\$1,321	\$42,983,639
Total				
Base Actuarial Rate	\$585	\$1,078	\$1,576	\$51,085,164
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$812,239</u>
Total	\$594	\$1,095	\$1,601	\$51,897,403
COVA Care Plus Expanded Dental Plus Vision & Hearing				
Enrollment	10,136	6,763	8,471	25,370
Employee Portion				
Base Actuarial Rate	\$92	\$198	\$284	\$56,118,943
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$2</u>	<u>\$3</u>	<u>\$601,448</u>
Employee Pays	\$93	\$200	\$287	\$56,720,390
State Portion				
Base Actuarial Rate	\$494	\$886	\$1,299	\$264,045,629
<u>State Pays - IBNR Funding</u>	<u>\$8</u>	<u>\$15</u>	<u>\$22</u>	<u>\$4,467,513</u>
State Pays	\$503	\$901	\$1,321	\$268,513,142
Total				
Base Actuarial Rate	\$586	\$1,084	\$1,583	\$320,164,572
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$5,068,961</u>
Total	\$595	\$1,101	\$1,608	\$325,233,533

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
COVA Care Plus Out-of-Network & Expanded Dental				
Enrollment	1,393	1,180	1,377	3,950
Employee Portion				
Base Actuarial Rate	\$95	\$201	\$291	\$9,242,809
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$3</u>	<u>\$4</u>	<u>\$134,571</u>
Employee Pays	\$97	\$204	\$295	\$9,377,380
State Portion				
Base Actuarial Rate	\$518	\$927	\$1,359	\$44,241,179
<u>State Pays - IBNR Funding</u>	<u>\$12</u>	<u>\$21</u>	<u>\$30</u>	<u>\$991,223</u>
State Pays	\$529	\$948	\$1,390	\$45,232,402
Total				
Base Actuarial Rate	\$613	\$1,128	\$1,650	\$53,483,988
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$1,125,794</u>
Total	\$626	\$1,152	\$1,685	\$54,609,782
COVA CarePlus Expanded Dental Plus Vision & Hearing				
Enrollment	10,136	6,763	8,471	25,370
Employee Portion				
Base Actuarial Rate	\$96	\$207	\$299	\$58,874,339
<u>Employee Pays - IBNR Funding</u>	<u>\$1</u>	<u>\$3</u>	<u>\$4</u>	<u>\$833,630</u>
Employee Pays	\$98	\$210	\$303	\$59,707,969
State Portion				
Base Actuarial Rate	\$518	\$927	\$1,359	\$276,377,629
<u>State Pays - IBNR Funding</u>	<u>\$12</u>	<u>\$21</u>	<u>\$30</u>	<u>\$6,192,145</u>
State Pays	\$529	\$948	\$1,390	\$282,569,774
Total				
Base Actuarial Rate	\$614	\$1,134	\$1,658	\$335,251,968
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$7,025,775</u>
Total	\$627	\$1,158	\$1,693	\$342,277,743

FY2015 / FY2014

	\$	%
DIFFERENCE		
	\$426,137	4.8%
	\$463,617	5.2%
	\$1,972,687	4.7%
	\$2,248,762	5.2%
	\$2,398,824	4.7%
	\$2,712,379	5.2%
	\$2,755,397	4.9%
	\$2,987,579	5.3%
	\$12,331,999	4.7%
	\$14,056,632	5.2%
	\$15,087,396	4.7%
	\$17,044,210	5.2%

FY2014

Health Care Plans	You Plus			Total
	You Only	One	Two or More	
ACTIVE EMPLOYEES				
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	5,365	4,987	5,665	16,017
Employee Portion				
Base Actuarial Rate	\$105	\$216	\$309	\$40,692,287
Employee Pays - IBNR Funding	<u>\$1</u>	<u>\$2</u>	<u>\$3</u>	<u>\$398,891</u>
Employee Pays	\$106	\$218	\$312	\$41,091,178
State Portion				
Base Actuarial Rate	\$494	\$886	\$1,299	\$173,131,261
State Pays - IBNR Funding	<u>\$8</u>	<u>\$15</u>	<u>\$22</u>	<u>\$2,929,223</u>
State Pays	\$503	\$901	\$1,321	\$176,060,484
Total				
Base Actuarial Rate	\$599	\$1,102	\$1,608	\$213,823,548
IBNR Funding	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$3,328,114</u>
Total	\$608	\$1,119	\$1,633	\$217,151,662
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	809	467	818	2,094
Employee Portion				
Base Actuarial Rate	\$55	\$130	\$186	\$3,088,384
Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$55	\$130	\$186	\$3,088,384
State Portion				
Base Actuarial Rate	\$467	\$831	\$1,215	\$21,116,852
State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$467	\$831	\$1,215	\$21,116,852
Total				
Base Actuarial Rate	\$522	\$961	\$1,401	\$24,205,236
IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$522	\$961	\$1,401	\$24,205,236

PROVISIONAL FY2015

Health Care Plans	You Plus			Total
	You Only	One	Two or More	
ACTIVE EMPLOYEES				
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	5,365	4,987	5,665	16,017
Employee Portion				
Base Actuarial Rate	\$110	\$226	\$325	\$42,699,857
Employee Pays - IBNR Funding	<u>\$1</u>	<u>\$3</u>	<u>\$4</u>	<u>\$552,878</u>
Employee Pays	\$112	\$229	\$329	\$43,252,735
State Portion				
Base Actuarial Rate	\$518	\$927	\$1,359	\$181,209,235
State Pays - IBNR Funding	<u>\$12</u>	<u>\$21</u>	<u>\$30</u>	<u>\$4,060,016</u>
State Pays	\$529	\$948	\$1,390	\$185,269,251
Total				
Base Actuarial Rate	\$628	\$1,153	\$1,684	\$223,909,092
IBNR Funding	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$4,612,894</u>
Total	\$641	\$1,177	\$1,719	\$228,521,986
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	809	467	818	2,094
Employee Portion				
Base Actuarial Rate	\$58	\$137	\$196	\$3,249,930
Employee Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$58	\$137	\$196	\$3,249,930
State Portion				
Base Actuarial Rate	\$491	\$873	\$1,276	\$22,188,954
State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$491	\$873	\$1,276	\$22,188,954
Total				
Base Actuarial Rate	\$549	\$1,010	\$1,472	\$25,438,884
IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$549	\$1,010	\$1,472	\$25,438,884

FY2015 / FY2014

	DIFFERENCE	
	\$	%
Employee Portion		
Base Actuarial Rate	\$2,007,569	4.9%
Employee Pays - IBNR Funding		
Employee Pays	\$2,161,557	5.3%
State Portion		
Base Actuarial Rate	\$8,077,975	4.7%
State Pays - IBNR Funding		
State Pays	\$9,208,767	5.2%
Total		
Base Actuarial Rate	\$10,085,544	4.7%
IBNR Funding		
Total	\$11,370,324	5.2%
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia		
Employee Portion		
Base Actuarial Rate	\$161,546	5.2%
Employee Pays - IBNR Funding		
Employee Pays	\$161,546	5.2%
State Portion		
Base Actuarial Rate	\$1,072,102	5.1%
State Pays - IBNR Funding		
State Pays	\$1,072,102	5.1%
Total		
Base Actuarial Rate	\$1,233,648	5.1%
IBNR Funding		
Total	\$1,233,648	5.1%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
Summary Active Total				
Enrollment	33,405	22,132	29,020	84,557
Employee Portion				
Base Actuarial Rate				\$166,889,980
<u>Employee Pays - IBNR Funding</u>				\$1,956,773
Employee Pays				\$168,846,753
State Portion				
Base Actuarial Rate				\$883,717,236
<u>State Pays - IBNR Funding</u>				\$14,615,903
State Pays				\$898,333,139
Total				
Base Actuarial Rate				\$1,050,607,216
<u>IBNR Funding</u>				\$16,572,676
Total				\$1,067,179,892

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
ACTIVE EMPLOYEES				
Summary Active Total				
Enrollment	33,405	22,132	29,020	84,557
Employee Portion				
Base Actuarial Rate				\$174,974,436
<u>Employee Pays - IBNR Funding</u>				\$2,712,163
Employee Pays				\$177,686,599
State Portion				
Base Actuarial Rate				\$925,090,198
<u>State Pays - IBNR Funding</u>				\$20,258,205
State Pays				\$945,348,403
Total				
Base Actuarial Rate				\$1,100,064,634
<u>IBNR Funding</u>				\$22,970,368
Total				\$1,123,035,002

FY2015 / FY2014

	\$	%
DIFFERENCE		
Base Actuarial Rate	\$8,084,456	4.8%
<u>Employee Pays - IBNR Funding</u>	\$8,839,846	5.2%
Employee Pays	\$8,839,846	5.2%
Base Actuarial Rate	\$41,372,962	4.7%
<u>State Pays - IBNR Funding</u>	\$47,015,263	5.2%
State Pays	\$47,015,263	5.2%
Base Actuarial Rate	\$49,457,418	4.7%
<u>IBNR Funding</u>	\$55,855,109	5.2%
Total	\$55,855,109	5.2%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
HDHP				
Enrollment	86	16	0	102
Employee Portion				
Base Actuarial Rate	\$422	\$783	\$1,144	\$587,939
<u>Employee Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$12,919</u>
Employee Pays	\$431	\$800	\$1,169	\$600,858
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$422	\$783	\$1,144	\$587,939
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$12,919</u>
Total	\$431	\$800	\$1,169	\$600,858
HDHP w/Expanded Dental				
Enrollment	23	2	0	25
Employee Portion				
Base Actuarial Rate	\$446	\$829	\$1,213	\$140,774
<u>Employee Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$2,927</u>
Employee Pays	\$455	\$846	\$1,238	\$143,701
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$446	\$829	\$1,213	\$140,774
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$2,927</u>
Total	\$455	\$846	\$1,238	\$143,701

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
HDHP (with basic dental)				
Enrollment	86	16	0	102
Employee Portion				
Base Actuarial Rate	\$443	\$823	\$1,202	\$617,395
<u>Employee Pays - IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$17,907</u>
Employee Pays	\$456	\$847	\$1,237	\$635,302
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$443	\$823	\$1,202	\$617,395
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$17,907</u>
Total	\$456	\$847	\$1,237	\$635,302
HDHP w/Expanded Dental				
Enrollment	23	2	0	25
Employee Portion				
Base Actuarial Rate	\$468	\$871	\$1,275	\$147,745
<u>Employee Pays - IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$4,057</u>
Employee Pays	\$481	\$895	\$1,310	\$151,802
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$468	\$871	\$1,275	\$147,745
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$4,057</u>
Total	\$481	\$895	\$1,310	\$151,802

FY2015 / FY2014

\$	%
DIFFERENCE	

\$29,456 5.0%

\$34,444 5.7%

\$29,456 5.0%

\$34,444 5.7%

\$6,971 5.0%

\$8,101 5.6%

\$6,971 5.0%

\$8,101 5.6%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
HealthAware with basic dental				
Enrollment	33	14	6	53
Employee Portion				
Base Actuarial Rate	\$502	\$928	\$1,355	\$445,373
Employee Pays - IBNR Funding	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$8,236</u>
Employee Pays	\$511	\$945	\$1,380	\$453,609
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$502	\$928	\$1,355	\$445,373
IBNR Funding	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$8,236</u>
Total	\$511	\$945	\$1,380	\$453,609
HealthAware with Expanded Dental				
Enrollment	25	4	2	31
Employee Portion				
Base Actuarial Rate	\$526	\$974	\$1,424	\$234,946
Employee Pays - IBNR Funding	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$4,143</u>
Employee Pays	\$535	\$991	\$1,449	\$239,089
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$526	\$974	\$1,424	\$234,946
IBNR Funding	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$4,143</u>
Total	\$535	\$991	\$1,449	\$239,089

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
HealthAware with basic dental				
Enrollment	33	14	6	53
Employee Portion				
Base Actuarial Rate	\$525	\$971	\$1,417	\$465,852
Employee Pays - IBNR Funding	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$11,415</u>
Employee Pays	\$538	\$995	\$1,452	\$477,267
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$525	\$971	\$1,417	\$465,852
IBNR Funding	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$11,415</u>
Total	\$538	\$995	\$1,452	\$477,267
HealthAware with Expanded Dental				
Enrollment	25	4	2	31
Employee Portion				
Base Actuarial Rate	\$550	\$1,019	\$1,490	\$245,713
Employee Pays - IBNR Funding	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$5,742</u>
Employee Pays	\$563	\$1,043	\$1,525	\$251,455
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$550	\$1,019	\$1,490	\$245,713
IBNR Funding	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$5,742</u>
Total	\$563	\$1,043	\$1,525	\$251,455

FY2015 / FY2014

\$	%
DIFFERENCE	

\$20,479 4.6%

\$23,658 5.2%

\$20,479 4.6%

\$23,658 5.2%

\$10,767 4.6%

\$12,367 5.2%

\$10,767 4.6%

\$12,367 5.2%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
HealthAware with Expanded Dental and Vision				
Enrollment	23	5	2	30
Employee Portion				
Base Actuarial Rate	\$533	\$987	\$1,443	\$246,188
Employee Pays - IBNR Funding	\$9	\$17	\$25	\$4,283
Employee Pays	\$542	\$1,004	\$1,468	\$250,472
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$533	\$987	\$1,443	\$246,188
IBNR Funding	\$9	\$17	\$25	\$4,283
Total	\$542	\$1,004	\$1,468	\$250,472
COVA Care (with basic dental)				
Enrollment	1,862	398	57	2,317
Employee Portion				
Base Actuarial Rate	\$548	\$1,014	\$1,482	\$18,101,064
Employee Pays - IBNR Funding	\$9	\$17	\$25	\$306,481
Employee Pays	\$557	\$1,031	\$1,507	\$18,407,545
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$548	\$1,014	\$1,482	\$18,101,064
IBNR Funding	\$9	\$17	\$25	\$306,481
Total	\$557	\$1,031	\$1,507	\$18,407,545

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
HealthAware with Expanded Dental and Vision				
Enrollment	23	5	2	30
Employee Portion				
Base Actuarial Rate	\$558	\$1,033	\$1,509	\$257,673
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$5,937
Employee Pays	\$571	\$1,057	\$1,544	\$263,610
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$558	\$1,033	\$1,509	\$257,673
IBNR Funding	\$13	\$24	\$35	\$5,937
Total	\$571	\$1,057	\$1,544	\$263,610
COVA Care (with basic dental)				
Enrollment	1,862	398	57	2,317
Employee Portion				
Base Actuarial Rate	\$574	\$1,061	\$1,551	\$18,953,676
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$424,795
Employee Pays	\$587	\$1,085	\$1,586	\$19,378,471
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$574	\$1,061	\$1,551	\$18,953,676
IBNR Funding	\$13	\$24	\$35	\$424,795
Total	\$587	\$1,085	\$1,586	\$19,378,471

FY2015 / FY2014

	\$	%
DIFFERENCE		
Base Actuarial Rate	\$11,484	4.7%
Employee Pays - IBNR Funding	\$13,138	5.2%
Base Actuarial Rate	\$11,484	4.7%
Employee Pays - IBNR Funding	\$13,138	5.2%
Base Actuarial Rate	\$852,612	4.7%
Employee Pays - IBNR Funding	\$970,926	5.3%
Base Actuarial Rate	\$852,612	4.7%
Employee Pays - IBNR Funding	\$970,926	5.3%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
COVA Care Plus Out-of-Network				
Enrollment	302	63	11	376
Employee Portion				
Base Actuarial Rate	\$561	\$1,032	\$1,507	\$3,012,180
Employee Pays - IBNR Funding	\$9	\$17	\$25	\$49,917
Employee Pays	\$570	\$1,049	\$1,532	\$3,062,097
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$561	\$1,032	\$1,507	\$3,012,180
IBNR Funding	\$9	\$17	\$25	\$49,917
Total	\$570	\$1,049	\$1,532	\$3,062,097
COVA Care Plus Expanded Dental				
Enrollment	827	201	33	1,061
Employee Portion				
Base Actuarial Rate	\$572	\$1,060	\$1,551	\$8,847,444
Employee Pays - IBNR Funding	\$9	\$17	\$25	\$143,424
Employee Pays	\$581	\$1,077	\$1,576	\$8,990,868
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$572	\$1,060	\$1,551	\$8,847,444
IBNR Funding	\$9	\$17	\$25	\$143,424
Total	\$581	\$1,077	\$1,576	\$8,990,868

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
COVA Care Plus Out-of-Network				
Enrollment	302	63	11	376
Employee Portion				
Base Actuarial Rate	\$588	\$1,080	\$1,577	\$3,155,556
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$69,186
Employee Pays	\$601	\$1,104	\$1,612	\$3,224,742
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$588	\$1,080	\$1,577	\$3,155,556
IBNR Funding	\$13	\$24	\$35	\$69,186
Total	\$601	\$1,104	\$1,612	\$3,224,742
COVA Care Plus Expanded Dental				
Enrollment	827	201	33	1,061
Employee Portion				
Base Actuarial Rate	\$599	\$1,109	\$1,624	\$9,262,488
Employee Pays - IBNR Funding	\$13	\$24	\$35	\$198,792
Employee Pays	\$612	\$1,133	\$1,659	\$9,461,280
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
State Pays - IBNR Funding	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$599	\$1,109	\$1,624	\$9,262,488
IBNR Funding	\$13	\$24	\$35	\$198,792
Total	\$612	\$1,133	\$1,659	\$9,461,280

FY2015 / FY2014

\$	%
DIFFERENCE	

\$143,376 4.8%

\$162,646 5.3%

\$143,376 4.8%

\$162,646 5.3%

\$415,044 4.7%

\$470,411 5.2%

\$415,044 4.7%

\$470,411 5.2%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
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Early Retirees/COBRA

COVA Care Plus Out-of-Network & Expanded Dental

Enrollment	305	90	14	409
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Employee Portion

Base Actuarial Rate	\$585	\$1,078	\$1,576	\$3,570,108
<u>Employee Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$56,715</u>
Employee Pays	\$594	\$1,095	\$1,601	\$3,626,823

State Portion

Base Actuarial Rate	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0

Total

Base Actuarial Rate	\$585	\$1,078	\$1,576	\$3,570,108
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$56,715</u>
Total	\$594	\$1,095	\$1,601	\$3,626,823

COVA Care Plus Expanded Dental Plus Vision & Hearing

Enrollment	1,552	336	68	1,956
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Employee Portion

Base Actuarial Rate	\$586	\$1,084	\$1,583	\$16,576,080
<u>Employee Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$262,495</u>
Employee Pays	\$595	\$1,101	\$1,608	\$16,838,575

State Portion

Base Actuarial Rate	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0

Total

Base Actuarial Rate	\$586	\$1,084	\$1,583	\$16,576,080
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$262,495</u>
Total	\$595	\$1,101	\$1,608	\$16,838,575

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
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Early Retirees/COBRA

COVA Care Plus Out-of-Network & Expanded Dental

Enrollment	305	90	14	409
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Employee Portion

Base Actuarial Rate	\$613	\$1,128	\$1,650	\$3,739,020
<u>Employee Pays - IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$78,609</u>
Employee Pays	\$626	\$1,152	\$1,685	\$3,817,629

State Portion

Base Actuarial Rate	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0

Total

Base Actuarial Rate	\$613	\$1,128	\$1,650	\$3,739,020
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$78,609</u>
Total	\$626	\$1,152	\$1,685	\$3,817,629

COVA Care Plus Expanded Dental Plus Vision & Hearing

Enrollment	1,552	336	68	1,956
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Employee Portion

Base Actuarial Rate	\$614	\$1,134	\$1,658	\$17,360,352
<u>Employee Pays - IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$363,828</u>
Employee Pays	\$627	\$1,158	\$1,693	\$17,724,180

State Portion

Base Actuarial Rate	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0

Total

Base Actuarial Rate	\$614	\$1,134	\$1,658	\$17,360,352
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$363,828</u>
Total	\$627	\$1,158	\$1,693	\$17,724,180

FY2015 / FY2014

\$	%
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DIFFERENCE

	\$168,912	4.7%
	\$190,806	5.3%
	\$168,912	4.7%
	\$190,806	5.3%
	\$784,272	4.7%
	\$885,605	5.3%
	\$784,272	4.7%
	\$885,605	5.3%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,267	345	87	1,699
Employee Portion				
Base Actuarial Rate	\$599	\$1,102	\$1,608	\$15,348,228
<u>Employee Pays - IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$238,324</u>
Employee Pays	\$608	\$1,119	\$1,633	\$15,586,552
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$599	\$1,102	\$1,608	\$15,348,228
<u>IBNR Funding</u>	<u>\$9</u>	<u>\$17</u>	<u>\$25</u>	<u>\$238,324</u>
Total	\$608	\$1,119	\$1,633	\$15,586,552
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	36	14	5	55
Employee Portion				
Base Actuarial Rate	\$522	\$961	\$1,401	\$471,012
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$522	\$961	\$1,401	\$471,012
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$522	\$961	\$1,401	\$471,012
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$522	\$961	\$1,401	\$471,012

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing				
Enrollment	1,267	345	87	1,699
Employee Portion				
Base Actuarial Rate	\$628	\$1,153	\$1,684	\$16,079,628
<u>Employee Pays - IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$330,326</u>
Employee Pays	\$641	\$1,177	\$1,719	\$16,409,954
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$628	\$1,153	\$1,684	\$16,079,628
<u>IBNR Funding</u>	<u>\$13</u>	<u>\$24</u>	<u>\$35</u>	<u>\$330,326</u>
Total	\$641	\$1,177	\$1,719	\$16,409,954
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia				
Enrollment	36	14	5	55
Employee Portion				
Base Actuarial Rate	\$549	\$1,010	\$1,472	\$495,168
<u>Employee Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Employee Pays	\$549	\$1,010	\$1,472	\$495,168
State Portion				
Base Actuarial Rate	\$0	\$0	\$0	\$0
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
State Pays	\$0	\$0	\$0	\$0
Total				
Base Actuarial Rate	\$549	\$1,010	\$1,472	\$495,168
<u>IBNR Funding</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total	\$549	\$1,010	\$1,472	\$495,168

FY2015 / FY2014

\$	%
DIFFERENCE	

\$731,400 4.8%

\$823,402 5.3%

\$731,400 4.8%

\$823,402 5.3%

\$24,156 5.1%

\$24,156 5.1%

\$24,156 5.1%

\$24,156 5.1%

FY2014

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
Summary Retiree/COBRA Total				
Enrollment	6,341	1,488	285	8,114
Employee Portion				
Base Actuarial Rate				\$67,581,336
<u>Employee Pays - IBNR Funding</u>				<u>\$1,089,864</u>
Employee Pays				\$68,671,200
State Portion				
Base Actuarial Rate				\$0
<u>State Pays - IBNR Funding</u>				<u>\$0</u>
State Pays				\$0
Total				
Base Actuarial Rate				\$67,581,336
<u>IBNR Funding</u>				<u>\$1,089,864</u>
Total				\$68,671,200
Grand Total				
Enrollment	39,746	23,620	29,305	92,671
Employee Portion				
Base Actuarial Rate				\$234,471,316
<u>Employee Pays - IBNR Funding</u>				<u>\$3,046,637</u>
Employee Pays				\$237,517,953
State Portion				
Base Actuarial Rate				\$883,717,236
<u>State Pays - IBNR Funding</u>				<u>\$14,615,903</u>
State Pays				\$898,333,139
Total				
Base Actuarial Rate				\$1,118,188,552
<u>IBNR Funding</u>				<u>\$17,662,540</u>
Total				\$1,135,851,092

PROVISIONAL FY2015

Health Care Plans	You Only	You Plus One	You Plus Two or More	Total
Early Retirees/COBRA				
Summary Retiree/COBRA Total				
Enrollment	6,341	1,488	285	8,114
Employee Portion				
Base Actuarial Rate				\$70,780,265
<u>Employee Pays - IBNR Funding</u>				<u>\$1,510,594</u>
Employee Pays				\$72,290,859
State Portion				
Base Actuarial Rate				\$0
<u>State Pays - IBNR Funding</u>				<u>\$0</u>
State Pays				\$0
Total				
Base Actuarial Rate				\$70,780,265
<u>IBNR Funding</u>				<u>\$1,510,594</u>
Total				\$72,290,859
Grand Total				
Enrollment	39,746	23,620	29,305	92,671
Employee Portion				
Base Actuarial Rate				\$245,754,701
<u>Employee Pays - IBNR Funding</u>				<u>\$4,222,757</u>
Employee Pays				\$249,977,458
State Portion				
Base Actuarial Rate				\$925,090,198
<u>State Pays - IBNR Funding</u>				<u>\$20,258,205</u>
State Pays				\$945,348,403
Total				
Base Actuarial Rate				\$1,170,844,899
<u>IBNR Funding</u>				<u>\$24,480,961</u>
Total				\$1,195,325,861

FY2015 / FY2014

	\$	%
DIFFERENCE		
Base Actuarial Rate	\$3,198,929	4.7%
<u>Employee Pays - IBNR Funding</u>	<u>\$3,619,659</u>	5.3%
Employee Pays	\$3,619,659	5.3%
Base Actuarial Rate	\$0	
<u>State Pays - IBNR Funding</u>	<u>\$0</u>	
State Pays	\$0	
Base Actuarial Rate	\$3,198,929	4.7%
<u>IBNR Funding</u>	<u>\$3,619,659</u>	5.3%
Total	\$3,619,659	5.3%
Base Actuarial Rate	\$11,283,386	4.8%
<u>Employee Pays - IBNR Funding</u>	<u>\$12,459,505</u>	5.2%
Employee Pays	\$12,459,505	5.2%
Base Actuarial Rate	\$41,372,962	4.7%
<u>State Pays - IBNR Funding</u>	<u>\$47,015,263</u>	5.2%
State Pays	\$47,015,263	5.2%
Base Actuarial Rate	\$52,656,347	4.7%
<u>IBNR Funding</u>	<u>\$59,474,768</u>	5.2%
Total	\$59,474,768	5.2%

Exhibit C: Department of Planning and Budget Premium Schedule and General Fund Breakout

2014 Introduced Budget Bill Proposed Health Insurance Premium Changes

FY 2015 Plan/Coverage	Enrollment		FY 2014 Premiums Paid				Proposed FY 2015 Premiums				Change Over FY 2014			
	Active Employees	Retirees	Employer	Employee	Total Active	Retirees	Employer	Employee	Total Active	Retirees	Employer	Employee	Total Active	Retirees
COVA Care, Single	30,937	6,035	\$502	\$55	\$557	\$557	\$529	\$58	\$587	\$587	\$27	\$3	\$30	\$30
COVA Care, Family	26,831	278	\$1,321	\$186	\$1,507	\$1,507	\$1,390	\$196	\$1,586	\$1,586	\$69	\$10	\$79	\$79
COVA Care, Dual-Minor	6,319	146	\$901	\$130	\$1,031	\$1,031	\$948	\$137	\$1,085	\$1,085	\$47	\$7	\$54	\$54
COVA Care, Dual-Spouse	14,709	1,256	\$901	\$130	\$1,031	\$1,031	\$948	\$137	\$1,085	\$1,085	\$47	\$7	\$54	\$54
COVA Health Aware, Single	1,449	81	\$502	\$9	\$511	\$511	\$529	\$9	\$538	\$538	\$27	\$0	\$27	\$27
COVA Health Aware, Family	1,241	5	\$1,321	\$59	\$1,380	\$1,380	\$1,390	\$62	\$1,452	\$1,452	\$69	\$3	\$72	\$72
COVA Health Aware, Dual-Minor	156	2	\$901	\$44	\$945	\$945	\$948	\$47	\$995	\$995	\$47	\$3	\$50	\$50
COVA Health Aware, Dual-Spouse	354	26	\$901	\$44	\$945	\$945	\$948	\$47	\$995	\$995	\$47	\$3	\$50	\$50
COVA High Deductible, Single	250	107	\$431	\$0	\$431	\$431	\$456	\$0	\$456	\$456	\$25	\$0	\$25	\$25
COVA High Deductible, Family	161	0	\$1,169	\$0	\$1,169	\$1,169	\$1,237	\$0	\$1,237	\$1,237	\$68	\$0	\$68	\$68
COVA High Deductible, Dual-Minor	21	0	\$800	\$0	\$800	\$800	\$847	\$0	\$847	\$847	\$47	\$0	\$47	\$47
COVA High Deductible, Dual-Spouse	74	17	\$800	\$0	\$800	\$800	\$847	\$0	\$847	\$847	\$47	\$0	\$47	\$47
Kaiser Permanente, Single	808	35	\$467	\$55	\$522	\$522	\$491	\$58	\$549	\$549	\$24	\$3	\$27	\$27
Kaiser Permanente, Family	811	6	\$1,215	\$186	\$1,401	\$1,401	\$1,276	\$196	\$1,472	\$1,472	\$61	\$10	\$71	\$71
Kaiser Permanente, Dual-Minor	161	3	\$831	\$130	\$961	\$961	\$873	\$137	\$1,010	\$1,010	\$42	\$7	\$49	\$49
Kaiser Permanente, Dual-Spouse	312	12	\$831	\$130	\$961	\$961	\$873	\$137	\$1,010	\$1,010	\$42	\$7	\$49	\$49
Waived Coverage	9,263	740	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

The Department of Planning and Budget developed the following Total Cost Summary and General Fund Cost Break-Out.

Total FY 2015 Cost Summary

	GF (Employer)	NGF (Employer)	Employee Share	Early Retiree Share	TOTAL
Introduced Budget	\$24,584,583	\$21,596,989	\$5,889,774	\$3,300,694	\$55,372,040

General Fund FY 2015 Cost Break-Out

Funding for State Employee Health Insurance:	\$24,256,937
Funding for UVA Health Insurance:	\$327,646
Total GF Funding in Introduced Budget:	\$24,584,583

2014 Introduced Budget Bill Proposed FY 2016 Health Insurance Premium Changes

FY 2016 Plan/Coverage	Enrollment		Proposed FY 2015 Premiums				Proposed FY 2016 Premiums				Increase Over FY 2015			
	Active Employees	Retirees	Employer	Employee	Total Active	Retirees	Employer	Employee	Total Active	Retirees	Employer	Employee	Total Active	Retirees
COVA Care, Single	30,937	6,035	\$529	\$58	\$587	\$587	\$566	\$61	\$627	\$627	\$37	\$3	\$40	\$40
COVA Care, Family	26,831	278	\$1,390	\$196	\$1,586	\$1,586	\$1,486	\$209	\$1,695	\$1,695	\$96	\$13	\$109	\$109
COVA Care, Dual-Minor	6,319	146	\$948	\$137	\$1,085	\$1,085	\$1,013	\$147	\$1,160	\$1,160	\$65	\$10	\$75	\$75
COVA Care, Dual-Spouse	14,709	1,256	\$948	\$137	\$1,085	\$1,085	\$1,013	\$147	\$1,160	\$1,160	\$65	\$10	\$75	\$75
COVA Health Aware, Single	1,449	81	\$529	\$9	\$538	\$538	\$566	\$9	\$575	\$575	\$37	\$0	\$37	\$37
COVA Health Aware, Family	1,241	5	\$1,390	\$62	\$1,452	\$1,452	\$1,486	\$66	\$1,552	\$1,552	\$96	\$4	\$100	\$100
COVA Health Aware, Dual-Minor	156	2	\$948	\$47	\$995	\$995	\$1,013	\$50	\$1,063	\$1,063	\$65	\$3	\$68	\$68
COVA Health Aware, Dual-Spouse	354	26	\$948	\$47	\$995	\$995	\$1,013	\$50	\$1,063	\$1,063	\$65	\$3	\$68	\$68
COVA High Deductible, Single	250	107	\$456	\$0	\$456	\$456	\$487	\$0	\$487	\$487	\$31	\$0	\$31	\$31
COVA High Deductible, Family	161	0	\$1,237	\$0	\$1,237	\$1,237	\$1,322	\$0	\$1,322	\$1,322	\$85	\$0	\$85	\$85
COVA High Deductible, Dual-Minor	21	0	\$847	\$0	\$847	\$847	\$905	\$0	\$905	\$905	\$58	\$0	\$58	\$58
COVA High Deductible, Dual-Spouse	74	17	\$847	\$0	\$847	\$847	\$905	\$0	\$905	\$905	\$58	\$0	\$58	\$58
Kaiser Permanente, Single	808	35	\$491	\$58	\$549	\$549	\$526	\$61	\$587	\$587	\$35	\$3	\$38	\$38
Kaiser Permanente, Family	811	6	\$1,276	\$196	\$1,472	\$1,472	\$1,365	\$209	\$1,574	\$1,574	\$89	\$13	\$102	\$102
Kaiser Permanente, Dual-Minor	161	3	\$873	\$137	\$1,010	\$1,010	\$933	\$147	\$1,080	\$1,080	\$60	\$10	\$70	\$70
Kaiser Permanente, Dual-Spouse	312	12	\$873	\$137	\$1,010	\$1,010	\$933	\$147	\$1,080	\$1,080	\$60	\$10	\$70	\$70
Waived Coverage	9,263	740	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

The Department of Planning and Budget developed the following Total Cost Summary and General Fund Cost Break-Out.

Total FY 2016 Cost Summary

	GF (Employer)	NGF (Employer)	Employee Share	Early Retiree Share	TOTAL
Introduced Budget	\$59,260,533	\$51,607,090	\$14,096,362	\$7,938,150	\$132,902,135

General Fund FY 2016 Cost Break-Out

Funding for State Employee Health Insurance:	\$58,918,642
Funding for UVA Health Insurance:	\$341,891
Total GF Funding in Introduced Budget:	<u>\$59,260,533</u>